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ABSTRACT

This brief uses data from the first two waves of the National Survey of America's Families to examine how living arrangements for families with children changed between 1997-99. During the late 1990s, welfare reform efforts centered on moving families from welfare to work. Lost in the discussions of declining caseloads and post-welfare employment rates has been a serious consideration of other clearly articulated goals of welfare reform (e.g., reducing nonmarital childbearing, encouraging marriage, and encouraging the formation and maintenance of two-parent families). The data show that the share of families composed of a single mother living independently declined. At the same time, the share of families composed of cohabiting couples with children rose. An increasing share of children lived in families without either parent present. There were larger changes in living arrangements among the population subgroups most likely to be affected by welfare policies (i.e., lower income and less educated families) than among other subgroups, such as moderate income families. This suggests that welfare policies may have contributed to the decline in single parenting and the rise in cohabitation between 1997-99. (Contains 14 references.) (SM)

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"Honey, I'm Home." Changes in Living Arrangements in the Late 1990s

Gregory Acs and Sandi Nelson

Between 1997 and 1999, the share of single mothers living independently dropped by 1.8 percentage points, while the share cohabiting grew by 1.5 percentage points.

During the late 1990s, welfare reform efforts centered on moving families from welfare to work. Lost in the discussions of declining caseloads and postwelfare employment rates has been a serious consideration of other clearly articulated goals of welfare reform. Indeed, reducing nonmarital childbearing, encouraging marriage, and encouraging the formation and maintenance of two-parent families are all explicit goals set forth in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996.

In this brief, we use data from the first two waves of the National Survey of America's Families (NSAF)[1] to examine how living arrangements for families with children changed between 1997 and 1999. We find that the share of families composed of a single mother living independently declined; at the same time, the share of families composed of cohabiting couples with children rose. In addition, we find larger changes in living arrangements among the population subgroups most likely to be affected by welfare policies—lower-income and less-educated families—than among other subgroups, such as moderate-income families. This suggests that welfare policies may have contributed to the decline in single parenting and the rise in cohabitation between 1997 and 1999.

Changes in Living Arrangements: The National Picture

Table 1 shows the distribution of families with children in 1997 and 1999, as well as the change over time. In 1999, more than two-thirds of families were married-couple families, the vast majority of which were not extended families. More than one-quarter of families were single-mother families, of which the most common type by far was the single mother living independently. This group comprised 15.1 percent of all families. However, the composition of families has been changing over time. Between 1997 and 1999, the share of single mothers living independently dropped by 1.8 percentage points, while the share cohabiting grew by 1.5 percentage points.

An alternative way to examine changes in living arrangements is to focus on children rather than families.[2] Table 2 shows that in 1999, 60.2 percent of children lived with married biological or adoptive parents and another 8.3 percent lived in blended families. Living with a single mother was the second most common living arrangement for children (19.2 percent). The shares living with a single father, with cohabiting biological parents, with a cohabiting parent, and with no parents were approximately 3 percent each.

Just as is the case with families, we find a significant decline in the share of children living in single-mother families (2.1 percentage points) and an increase in the share living in cohabiting families. Interestingly, the rise in the share of children living with cohabitors was split fairly evenly, with a 0.8 percentage point climb in the share of children living with both unmarried biological parents and a 0.6 percentage point increase in the share living with one parent and the parent's partner. This indicates that a substantial portion of the rise in cohabitation is due to rising proportions of unmarried parents setting up

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TABLE 1. Social Families' Living Arrangements, 1997-1999

	Total U.S.		
	1997 (%)	1999 (%)	Difference
Single-mother families	27.0	26.7	–0.4
Lives independently	16.9	15.1	–1.8*
Lives with parents	3.1	3.0	–0.1
Cohabits[a]	4.1	5.6	+1.5*
Lives with other adults[b]	2.1	2.1	+0.0
Lives in complex/ multigenerational setting[c]	0.9	1.0	+0.1
Married-couple families	66.8	67.5	+0.7
Traditional married couple[d]	61.8	62.2	+0.4
Extended married couple[e]	5.1	5.3	+0.3
Other types of families[f]	6.1	5.8	–0.3

Source: Urban Institute calculations from the 1997 and 1999 NSAF.
*Statistically significant difference at the 90 percent confidence level.
Note: We use a broad definition of family, roughly akin to a household. A social family consists of children, their guardians or parents, other adult relatives, partners of all the adults, and any relatives of the partners who live in the same household.
a. For families in which a single mother cohabits and lives with her parent(s), we classify her as living with her parents if she is younger than 30 and as cohabiting if she is 30 or older.
b. Single mothers who live with their parents and with other adults who are neither their parents nor their partners are classified as living with their parents; those who cohabit and live with other adults are considered to be cohabiting.
c. Complex/multigeneration single-mother families include arrangements such as two sisters who are both single mothers living together, or a single mother whose daughter is also a single mother.
d. Traditional married-couple families are families in which no other adult resides.
e. Married couples caring for grandchildren are classified as extended married couple families.
f. Other types of families represent those not elsewhere classified, such as single-father families or child-grandparent families.

A substantial portion in the rise of cohabitation is due to rising proportions of unmarried parents setting up homes together.

homes together. Indeed, when we focus on children ages two and under (not shown), we find that the share of young children living with their unmarried biological parents grew by 1.6 percentage points, from 6.2 percent in 1997 to 7.8 percent in 1999.[3]

Another interesting trend is the increasing share of children living in families without either parent present. The share of children in no-parent families rose from 3.1 to 3.5 percent between 1997 and 1999.

These aggregate national trends paint a clear and consistent picture: Single-parent families living independently are waning, and single mothers are increasingly likely to live with unmarried partners.

Detecting Potential Effects of Welfare Policies on Living Arrangements

Many factors, from changes in social norms to changes in the economy and public policies, account for these trends in living arrangements. Our focus here is on the role played by welfare policies. Historically, critics of the Aid to Families with Dependent Children [AFDC] program charged that by providing aid to single mothers as an entitlement and by restricting or even denying benefits to two-parent families, welfare encouraged single parenting (Murray 1984). Changes to welfare rules, beginning with waivers in the early 1990s and continuing after 1996's welfare reform under state Temporary Assistance for Needy Families [TANF] programs, have sought to reduce nonmarital childbearing and encourage marriage and the formation and maintenance of two-parent families. These changes include time limits, strong work requirements coupled with tough sanctions for noncompliance, family caps, residency requirements for unwed teen mothers, liberalized rules for two-parent and stepparent families, and enhanced child support enforcement.

To the extent that welfare policies are at least partially responsible for the drop in single parenting and the rise in cohabitation, we would expect to see larger changes in living arrangements among population subgroups targeted by welfare reform than in the population as a whole. To see if this is the case, we compare trends in living arrangements for the low-

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TABLE 2 *Children's Living Arrangements, 1997-1999*

	Total U.S.		
	1997 (%)	1999 (%)	Difference
Married biological/adoptive parents	59.8	60.2	+0.4
Married blended parents[a]	8.3	8.3	+0.0
Single mother	21.3	19.2	–2.1*
Single father	2.9	2.7	–0.2
Cohabiting parents with common children[b]	2.0	2.8	+0.8*
Cohabiting partners with no children in common[c]	2.6	3.2	+0.6*
No parents (foster or kinship or nonrelative parents)	3.1	3.5	+0.5*
Other	0.1	0.1	+0.0

Source: Urban Institute calculations from the 1997 and 1999 NSAF.
*Statistically significant difference at the 90 percent confidence level.
a. The category "married blended parents" refers to children living with a biological parent who is married to either a stepparent or an adoptive parent.
b. Children living with cohabiting parents with common children are living with both of their biological parents, who are unmarried.
c. Children living with cohabiting partners with no children in common are living with one biological parent and that parent's boyfriend or girlfriend.

income population with those for other populations that are not the target of welfare policies but are still somewhat similar to the low-income population. It is important that the comparison population be affected by the same broad trends as the target population, not just by welfare policies themselves.[4] This technique of comparing the difference between trends among target and comparison groups is commonly referred to as examining the "difference in differences."

We compare the trend in living arrangements for three target/comparison pairs: (1) low-income families (those with incomes below 200 percent of the federal poverty level) (target) and moderate-income families (those with incomes ranging from 200 to 400 percent of the federal poverty level) (comparison); (2) families with incomes in the bottom quartile of the income distribution (target) and families in the second quartile[5] (comparison); and (3) families in which the head has a high school degree or less (target) and families in which the head has some postsecondary schooling but not a college degree (comparison).[6]

First, consider changes in the share of families composed of single mothers living independently. Comparing low-income families with moderate-income families, we find that the decline in single-mother families between 1997 and 1999 is more pronounced among the lower-income group: Specifically, the difference in differences is 1.2 percentage points (table 3). Comparing the bottom quartile with the second quartile reinforces this result: The decline in the share of families composed of single mothers living independently is 2.9 percentage points bigger among families in the bottom quartile than among families in the second quartile. Finally, the share of families headed by an individual with a high school degree or less that are composed of single mothers living independently fell by 2.9 percentage points, compared with a 0.8 percentage point decline among families headed by someone with some postsecondary schooling.

Next, consider changes in cohabitation. The share of families with children composed of cohabiting couples increased more among groups targeted by welfare policies than among comparison groups.[7]

Comparing low-income families with moderate-income families, we find that the decline in single-mother families between 1997 and 1999 is more pronounced among the lower-income group.

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The share of children living with a single mother declined by a greater amount among groups more likely to be affected by welfare reform than among other groups, regardless of the target and comparison groups used.

The difference in differences ranges from only 0.3 percentage points when comparing low-income families with moderate income families to 1.6 percentage points when comparing families based on education.

Finally, consider changes in the share of families composed of married couples. In general, we find larger pro-marriage trends among our target populations. Comparing low-income families with moderate-income families shows that marriage declined for both groups, but the decline is actually larger among higher-income families. Comparing the bottom quartile with the second quartile shows that although the share of families composed of a married couple falls in the second quartile, it actually rises in the bottom quartile, resulting in a 1.3 percentage point net increase for the target population. However, comparing less-educated families with more-educated families shows a slightly larger increase in marriage among more-educated families than among less-educated families.

Focusing on children rather than families, we see that the share of children living with a single mother declined by a greater amount among groups more likely to be affected by welfare reform than among other groups, regardless of the target and comparison groups used. The difference in differences ranges from 3.2 to 3.8 percentage points.

Trends in the share of children living in cohabiting families with only one parent also indicate larger increases among groups more likely to be affected by welfare policies than among comparison populations. When examining changes in the share of children living with unmarried biological parents, we find larger increases among target populations relative to comparison populations for two of three target/comparison pairs. The differences in differences range from 0.0 percentage points when comparing children based on their income quartiles to 1.3 percentage points when comparing children based on their parents' education.

Finally, changes in the share of children living with their married biological or adoptive parents show larger increases among groups more likely to be affected by welfare reform. The differences in differences range from 2.3 percentage points when comparing low-income children with moderate-income children to 0.3 percentage points when comparing children based on their parents' educational attainment.

Thus, whether focusing on families or children, we find that the decline in single parenting is greater among groups that are more likely to be affected by welfare reform. There is also some evidence to suggest that the rise in cohabitation and, to a lesser extent, marriage occur disproportionately among the target population.

Discussion

The idea that welfare policies can affect low-income families' living arrangement decisions—in particular, the formation and maintenance of single-parent female-headed households—has been studied extensively. Generally, this research has focused on the relationship between welfare benefit levels and nonmarital childbearing and marriage. Most recent studies conclude that higher benefit levels are associated with higher levels of single parenting, although there is no strong consensus on the magnitude and importance of the correlation (Moffitt 1998).

Beyond benefit levels, however, there are many state welfare policy choices that affect living arrangement decisions. For example, policies requiring unmarried teenage mothers to live with their parents or other responsible adults could reduce the share of families made up of single mothers living independently. Policies that make it harder to qualify for and receive benefits make welfare less attractive and may discourage the formation and maintenance of such families. These policies include short time limits, stringent work requirements, and tough sanction policies.

Some states impose family caps on welfare benefits: If a welfare mother has (or, in some cases, conceives) another child while on welfare, her family's benefits do not rise to reflect the increase in family size. Family caps could push single mothers out of independent living situations and into shared arrangements. In addition, family caps should also decrease fertility.

TABLE 3. Difference in Differences between Changes in Family Living Arrangements (1997–1999) among Groups Affected—by Welfare Policies and Comparison Groups

	Single Mother[a]	Cohabitors[b]	Married Couples[c]
Families: Change 1997–1999:			
Low income (below 200% FPL)	–1.7	+1.8	–0.1
Moderate income (200–400% FPL)	–0.5	+1.6	–1.2
Difference in differences	**–1.2**	**+0.3**	**+1.0**
Bottom quartile	–3.7	+2.1	+1.1
Second quartile	–0.8	+1.1	–0.2
Difference in differences	**–2.9***	**+1.0**	**+1.3**
High school or less	–2.9	+2.7	+0.2
Some college	–0.8	+1.0	+0.5
Difference in differences	**–2.1**	**+1.6**	**–0.3**

		Cohabitors[b]		
	Single Mother[a]	Parents	Partners	Married Couples[c]
Children: Change 1997–1999:				
Low income (below 200% FPL)	–3.1	+1.1	+0.6	+0.5
Moderate income (200–400% FPL)	+0.1	+0.7	+0.5	–1.8
Difference in differences	**–3.2****	**+0.4**	**+0.0**	**+2.3**
Bottom quartile	–5.1	+0.8	+1.3	+1.4
Second quartile	–1.2	+0.8	+0.1	+0.1
Difference in differences	**–3.8****	**–0.0**	**+1.2**	**+1.3**
High school or less	–4.1	+1.7	+1.3	+0.5
Some college	–0.9	+0.4	+0.4	+0.2
Difference in differences	**–3.2***	**+1.3***	**+0.8**	**+0.3**

Source: Urban Institute calculations from the 1997 and 1999 NSAF.

*Statistically significant difference at the 90 percent confidence level.

**Statistically significant difference at the 95 percent confidence level.

a. For families, single mother refers to families with single mothers living independently.

b. For families, cohabitors refers to all families with a single mother who is cohabiting. For children, both cohabiting categories are shown: children who live with unmarried biological parents (parents) and children who live with one parent and that parent's partner (partners).

c. For families, married couples refers to total married couple families (traditional and extended married couple families). For children, married couples refers to children living with two married biological/adoptive parents.

Note: Only living arrangements discussed in the text are presented. For detailed descriptions of the living arrangements, see tables 1 and 2. FPL = federal poverty level.

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Research on family caps has focused on their potential fertility effects, and the empirical evidence is decidedly mixed.[4]

The treatment of two-parent families and stepparent families also potentially affects living arrangements. In the past, states often required one parent in a two-parent family to have a work history to qualify for welfare benefits, and some states removed two-parent families from the welfare rolls if one parent worked more than 100 hours in a month, regardless of the family's income or needs. Under TANF, many states have relaxed these rules, which we anticipate could encourage the formation and maintenance of two-parent families.[5]

States also have discretion in the way in which they treat a stepfather's income when computing TANF benefits. Some states simply exclude the stepfather from the assistance unit while others count both his income and his needs when recomputing benefits. In general, states that allow a family to keep more of their TANF benefits when a stepfather joins the family are encouraging the formation of married-couple families.

Many states began implementing new welfare policies before TANF under waivers to the federal AFDC program. Evaluations of these "waivers" focus on packages of reforms rather than on individual policies, and some examine changes in living arrangements. For example, Minnesota's Family Investment Program (MFIP) increased the financial incentives to work, increased participation requirements, and simplified program rules. In their evaluation of MFIP, Knox, Miller, and Gennetian (2000) find that long-term recipients in MFIP who were single at the start of the program were more likely to be married after three years than those who remained in the AFDC program. Similarly, two-parent families were more likely to remain intact under MFIP than AFDC. Delaware's A Better Chance (ABC) program provides another example. Fein (1999) finds that actual fertility and marriage are not profoundly affected by the ABC program, which includes a two-year time limit, full family sanctions, a family cap, and relaxed two-parent welfare eligibility rules.

Beyond welfare policies, many factors may have a disproportionately large impact on the living arrangements of low-income families. These include a state's divorce laws, criminal justice and incarceration practices, child welfare practices, and child support enforcement policies and practices. In addition, while families throughout the income distribution benefited from the economic growth between 1997 and 1999, the expansion may have had a bigger influence on the living arrangement decisions of lower-income families.

That the observed decline in single parenting and rise in cohabitation is concentrated among lower-income families supports the theory that welfare policies adopted under TANF have influenced families' living arrangement decisions. In addition, there is an increase in marriage among families likely to be affected by changes in welfare policies, relative to families slightly higher up the socioeconomic scale. Most analysts and policymakers likely view the shift away from independent single parenting as a positive trend but would prefer to see a rise in married-couple families rather than in cohabitation. Indeed, children living with cohabiting couples may not fare as well as children living with married biological parents.[10]

Endnotes

1. The NSAF is nationally representative of the civilian, noninstitutionalized population under age 65, with data on more than 44,000 households. For more information on NSAF, see Dean Brick et al. (1999).

2. Because of the way the NSAF gathers information on children, we can distinguish between children living with biological parents who cohabit and children who live with one biological parent and that parent's unmarried partner.

3. Seltzer (2000) notes that single women who become pregnant are increasingly likely to cohabit with rather than marry the child's father.

4. Note that policies are changing in different ways in different states. Therefore, this approach can only detect "average" effects.

5. We base our quartiles on income-to-needs ratios to adjust for differences in family size.

6. Note that between 1997 and 1999, the share of all families and children with incomes below 200 percent

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of the federal poverty level fell. Thus, some of the changes in the living arrangements of low-income families may in part reflect changes in the composition of this group. The other target/comparison group pairs are less likely to be affected by compositional shifts because income quartiles, by definition, represent a fixed share of the population, and educational attainment changes far more slowly than income.

7. Zedlewski and Alderson (2001) report that among families receiving welfare, cohabitation doubled between 1997 and 1999.

8. Two evaluations of family caps instituted under waivers to the AFDC program reach contradictory conclusions. Turturro, Benda, and Turney (1997) find no impact on fertility in Arkansas, while Camasso et al. (1998) finds that the caps reduced fertility in New Jersey. Two studies using national data on individuals find that family caps will have negligible impacts on fertility (Acs 1996; Fairlie and London 1997). Finally, Horvath-Rose and Peters (2000) compare nonmarital fertility across states with and without family caps and find that family caps dampen nonmarital fertility.

9. In general, studies that have examined the relationship between providing benefits to two-parent families under the AFDC-UP program and the incidence of two-parent families find little or no connection (see, for example, Winkler 1995). We infer that if the program itself has no detectable effects on living arrangements, it is unlikely that small variations in program rules will have detectable effects.

10. Nelson, Clark, and Acs (2001) show that white and Hispanic teens living with their mothers and their mothers' boyfriends actually fare worse than teens living with a single mother alone.

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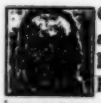

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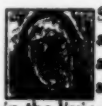

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This series presents findings from the 1997 and 1999 rounds of the National Survey of America's Families (NSAF). Information on more than 100,000 people was gathered in each round from more than 42,000 households with and without telephones that are representative of the nation as a whole and of 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). As in all surveys, the data are subject to sampling variability and other sources of error. Additional information on the NSAF can be obtained at **http://newfederalism.urban.org**.

The NSAF is part of ***Assessing the New Federalism***, a multiyear project to monitor and assess the devolution of social programs from the federal to the state and local levels. Alan Weil is the project director. The project analyzes changes in income support, social services, and health programs. In collaboration with Child Trends, the project studies child and family well-being.

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